

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RAFAEL R LOZANO
MIRIAM R LOZANO
Debtor(s)

Case No. 09-17749

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/15/2009.
- 2) The plan was confirmed on 07/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/20/2010.
- 5) The case was completed on 03/06/2012.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,006.00.
- 10) Amount of unsecured claims discharged without payment: \$6,122.41.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$42,731.35
Less amount refunded to debtor	\$780.53

NET RECEIPTS: **\$41,950.82**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,158.09
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,158.09**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/VERIZON	Unsecured	1,007.00	NA	NA	0.00	0.00
AMERICAN COLLECTION	Unsecured	140.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	350.00	313.90	313.90	313.90	0.00
ARROW FINANCIAL SERVICES	Unsecured	960.00	NA	NA	0.00	0.00
BRUCE C BENNET DDS	Unsecured	643.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	750.00	NA	NA	0.00	0.00
CENTRAL AUTO BODY	Unsecured	200.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	87.00	NA	NA	0.00	0.00
COLUMBIA HOUSE	Unsecured	92.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	767.00	NA	NA	0.00	0.00
GMAC RESCAP LLC	Secured	0.00	9,495.05	9,495.05	9,495.05	0.00
GMAC RESCAP LLC	Secured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	683.00	683.62	683.62	683.62	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	118.00	NA	NA	0.00	0.00
PATRICK J CRAWFORD DDS	Unsecured	386.00	386.00	386.00	386.00	0.00
PEKIN INSURANCE CO	Unsecured	7,000.00	7,568.41	7,568.41	6,210.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	381.00	419.18	419.18	419.18	0.00
SANTANDER CONSUMER USA	Secured	13,150.00	13,150.00	13,150.00	13,150.00	811.96
SANTANDER CONSUMER USA	Unsecured	NA	6,323.02	6,323.02	6,323.02	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,495.05	\$9,495.05	\$0.00
Debt Secured by Vehicle	\$13,150.00	\$13,150.00	\$811.96
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,645.05	\$22,645.05	\$811.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,694.13	\$14,335.72	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,158.09</u>	
Disbursements to Creditors	<u>\$37,792.73</u>	
TOTAL DISBURSEMENTS :		<u>\$41,950.82</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.